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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventors: Hong M. Dang et al. Group Art Unit: 3627  
Serial No.: 09/995,492 Examiner: **Kramer, James A.**  
Filed: 11/26/2001  
Title: **INTELLIGENT SYSTEM INFRASTRUCTURE FOR FINANCIAL  
DATA COMPUTATION, REPORT REMITTANCE AND FUNDS  
TRANSFER OVER AN INTERACTIVE COMMUNICATIONS  
NETWORK**

Atty. Docket: 100111622-2

**AMENDMENT UNDER 37 C.F.R. § 1.115**

Commission for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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JUN 2 2004  
**GROUP 3600**

Sir:

Applicants submit this Amendment Under 37 C.F.R. § 1.115 in response to the Office Action dated February 24, 2004. Reconsideration of this Application is respectfully requested.

**The Amendments To The Specification** begin on page 2.

**The Amendments To The Claim** begin on page 3.

**The Remarks** begin on page 11.